The U.S. Postal Notes 1883-1894:
How Many Were Issued at Each Post Office?

By Kent Halland

Every once in a while, a collector encounters an unusual or scarce item for which little is known, and they become a researcher. This happened to me in 2009 when I found an 1894 U.S. Postal Note tucked in the pages of an old "Red Book", formally known as *A Guide Book of United States Coins* by R.S. Yeoman. The Postal Note was from Canaan, Maine and the wording on it stated it was payable to the bearer by the postmaster at any Money Order office. This intrigued me. It looked like a type of paper money, but I had never seen one in over 25 years of collecting coins and currency.

Image 1: Front and back of the Postal Note that piqued the author's interest. (Not shown actual size.)

With my interest piqued, I wanted to learn more about Postal Notes. Surely, someone had published a book analogous to Don C. Kelly's *National Bank Notes: A Guide with Prices*, but with data for Postal Notes instead of National Bank Notes. I quickly discovered no such book existed, so decided to conduct my own research. As a U.S. Postal Note, it was obvious these were issued at post offices in the United States. Several questions came to mind for which I wanted answers:

1) What are Postal Notes?
2) How many Postal Notes were issued?
3) How many Postal Notes still exist?
4) Which post offices could issue Postal Notes?
5) How many post offices could issue Postal Notes?
6) How many Postal Notes did each post office issue?

The last question was the most important. This information would enable me to determine the scarcity of any Postal Note encountered. More importantly, it will benefit future generations of researchers and collectors. So, my research began in earnest. Little did I know at the onset how difficult and time-consuming it would be to obtain answers to my questions as I progressed through the list.

Articles written by authors such as Nicholas Bruyer, Jack Harwood, Bob Laub, E. Norman Lurch, Peter Martin, Jim Noll, and Charles Surasky provided a wealth of information, but I could not locate as much as I wanted to know. Over 15 years later, I am still researching Postal Notes and the offices that issued them.

What are Postal Notes?

Postal Notes are the direct descendants of the Civil War era's Postage and Fractional Currency withdrawn from circulation in 1876, and close relatives of our nation's earliest postal Money Orders that had been in use since November 1, 1864.

The Act of Congress of April 17, 1876, authorized issuance of silver coins to redeem Postage and Fractional Currency to remove the notes from circulation. One drawback was the public no longer had a safe and inexpensive means of sending small amounts of money through the mail. The diminutive Fractional Currency with denominations from three cents to 50 cents was difficult to detect in an envelope, whereas coins within an envelope were easily detected and often pilfered by unscrupulous postal employees.

The postal Money Orders already in use were a very secure means of sending amounts from one cent to 50 dollars through the mail, with varying fees dependent on the value of each. The lowest fee was 10 cents for a Money Order valued at up to 15 dollars. The 10 cent fee was prohibitively expensive for sending small amounts through the mail.

Government officials, aware that a replacement was needed for the Postage and Fractional currency, tasked Dr. Charles F. Macdonald, Superintendent of the Postal Money Order System, with developing a means of transmitting small amounts through the mail. By 1880 Macdonald had studied the British Postal Note system in detail while considering its pros and cons. In his 1880 report to Postmaster General Horace Maynard, Macdonald advised against implementation of a Postal Note. Instead, he proposed reducing the fee to five, or possibly four cents for Money Orders made in amounts not exceeding five dollars.

Aapparently, Macdonald's advice was ignored. The next year, in his November 7, 1881, report to Postmaster General Thomas L. James, he proposed the "Postal Order", pictured on page 405 of the Annual Report of the Postmaster General for fiscal year ending June 30, 1881.

Image 2: Front and back of a first day of issue Type I Postal Note engraved and printed by the Homer Lee Bank Note Company. (Not actual size.)

By 1882 Dr. Macdonald's "Postal Order" had evolved into a that of a "Postal Note" when presented to Congress in Bill H. R. No. 5661 for discussion and approval. The bill was approved and *An Act to Modify the Postal Money-Order System, and for Other Purposes* was signed into law by President Chester A. Arthur on March 3, 1883, authorizing the Postal Note. The law stipulated Postal Notes were to be available to the public by September 3, 1883.

The law also increased the maximum Money Order amount to $100.00 and changed the fee structure. The lowest fee, now for a Money Order not exceeding ten dollars, was eight cents. By comparison, the fee for the new Postal Note was just three cents, regardless of its value, which could be from one cent to $4.99. See Image 2 for an example of a first day of issue Postal Note, issued at Philadelphia, Pennsylvania on September 3, 1883.

Postal Notes of this first series were available to the public from the inaugural release date of Monday, September 3, 1883, through Saturday, June 30, 1894, the date the series officially ended. The Postal Note I found in the "Red Book" was issued June 29, 1894, one day before the series ended. This Postal Note is referred to by collectors as a Type V. At the lower front is a banner with words "Dunlap & Clarke, Philadelphia, PA". That means this Postal Note was printed by a private firm, and not by the Bureau of Engraving and Printing.

In fact, it was not the only private firm to print them. Three firms engraved and/or printed Postal Notes under three contracts. Each contract was for a period of four years, commencing in 1883, 1887, and 1891. In addition, there are seven recognized Types and Sub-Types of Postal Notes produced under the three contracts. Following are the companies and the Types of Postal Notes each supplied:

The Homer Lee Bank Note Company (HLBN) of New York City was awarded the first contract in 1883. It engraved and printed three designs, known as Type I, Type II, and Type III. A Sub-Type known as Type II-A is recognized, but the printing plates used for it were Type II. The Type I Postal Note in Image 2 was engraved and printed by this firm.

American Bank Note Company (ABNC) of New York City won the contract in 1887. American placed the responsibility of a redesign into the hands of Thomas F. Morris, who later in his career, contributed to the design of the Educational Series of Silver Certificates. Morris changed every feature of the design while leaving the overall layout intact. This new design is known as the Type IV. At the turn of the decade (1890), a minor change was made to the date line from "188__" to "189__." Postal notes bearing the latter date line are referred to as Sub-Type IV-A.

Dunlap & Clarke (D&C), a printing firm in Philadelphia, secured the third and final contract in 1891. Authors and researchers believe the ABNC printing plates were transferred to D&C. The latter then modified the plates to remove the ABNC information from the front and back and placed its name and city on the front. Nowhere did D&C claim credit for engraving the Postal Notes. The D&C contract was cut short due to the discontinuance of Postal Notes in 1894. The Postal Notes printed by D&C are Type V.

It is beyond the scope of this article to show all seven Postal Note Types and Sub-Types, but a link to a website showing images and descriptions of each is provided in the References.

Locating the basic information to this point was relatively easy, with most sources showing the same information. Locating and confirming specifics for the rest of my questions became increasingly difficult.

How many Postal Notes were issued?

While some articles estimated the total number of Postal Notes issued throughout the United States as 70 million, just a couple provided a concise number. The earliest, and probably the most informative article I read, was written by Nicholas Bruyer and published in four parts in the Society of Paper Money Collectors (SPMC) publication *Paper Money* from the Fall of 1973 through May 1974.

In the third part of his article (March 1974), on pages 72 through 74, Bruyer stated the number of Postal Notes issued was 70,824,173 and that at most, 475,897 had not been redeemed as of June 1897 (three years after Postal Notes were withdrawn.) He also tabulated the quantity of Postal Notes issued and redeemed (paid) each year.

A search of the Annual Reports of Postmaster General for fiscal years ending June 30, 1884, through June 30, 1897, found a typographical error in Bruyer's table that required correction. Table 1, which is like Buyer's, now corrected, uses exact figures through 1897 and includes additional estimated data through 1916.

Table 1
Quantities and Dollar Amounts of U.S. Postal Notes Issued and Paid 1883-1897 with Additional Estimates Paid 1898-1916

Fiscal Year[a]	Quantity Issued	Quantity Paid[b,c]	Quantity Outstanding[d,e]	Dollar Amount Issued	Dollar Amount Paid[b,c]	Dollar Amount Outstanding[e,f]
1884	3,689,237	3,398,416	290,821	$ 7,411,992.48	$ 7,254,125.94	$ 157,866.54
1885	5,058,287	5,012,097	46,190	$ 9,996,274.37	$ 9,948,023.80	$ 48,250.57
1886	5,999,428	5,952,200	47,228	$ 11,718,010.05	$ 11,666,930.73	$ 51,079.32
1887	6,307,552	6,286,006	21,546	$ 11,768,824.81	$ 11,726,767.51	$ 42,057.30
1888	6,668,006	6,631,990	36,016	$ 12,134,459.04	$ 12,104,881.55	$ 29,577.49
1889	6,802,720	6,787,454	15,266	$ 12,082,190.73	$ 12,078,077.70	$ 4,113.03
1890	6,927,825	6,865,911	61,914	$ 12,160,489.60	$ 12,128,574.44	$ 31,915.16
1891	6,802,558	6,780,117	22,441	$ 11,753,849.28	$ 11,714,430.89	$ 39,418.39
1892	7,050,040	7,011,490	38,550	$ 11,895,765.51	$ 11,871,393.26	$ 24,372.25
1893	7,753,210	7,741,423	11,787	$ 12,903,076.73	$ 12,914,674.30	$ (11,597.57)
1894	7,765,310	7,762,654	2,656	$ 12,649,094.55	$ 12,644,844.79	$ 4,249.76
1895		116,544	(116,544)		$ 187,142.10	$ (187,142.10)
1896		1,221	(1,221)		$ 1,588.61	$ (1,588.61)
1897		759	(759)		$ 1,034.87	$ (1,034.87)
Totals:	**70,824,173**	**70,348,282**	**475,891**	**$ 126,474,027.15**	**$ 126,242,490.49**	**$ 231,536.66**
Estimated Paid 1898-1916:		**5,073**	**(5,073)**		**$ 6,676.84**	**$ (6,676.84)**
Estimated paid and now outstanding[f]:		**70,353,355**	**470,818**		**$ 126,249,167.33**	**$ 224,859.82**

Notes:

a) Each fiscal year ends June 30.

b) This total includes both "Paid" and "Repaid" Postal Notes. "Paid" notes were redeemed at offices other than the office of issue. "Repaid" notes were redeemed at the issuing office.

c) In FY 1895 114,729 Postal Notes were paid or repaid, and 1,815 paid with Treasury Warrants. Dollar amounts $184,770.95 and $2,371.15, respectively.

d) Negative numbers indicate the reduction in the number of, or dollar amount of Postal Notes outstanding.

e) The total quantity and value of outstanding Postal Notes after FY 1897 is difficult to ascertain. Subsequent Annual Reports of the Postmaster-General either did not list data, or the data was incomplete, so accurate values are impossible. A rough estimate of additional Postal Notes paid by warrant through 1916 is 5,073 paid, amounting to $6,676.84. No data found after 1916.

f) Estimated average value of each outstanding Postal Note is $0.48.

Bruyer included another table that provided *estimated* quantities of Postal Notes issued in every state and territory in the United States during the Postal Note era. While useful, my goal was to obtain *exact* numbers, which meant reviewing tables in each annual Report of the Postmaster General from FY 1884 through FY 1894 and summing the data.

A total of 56 districts, territories, and states existed for all, or part of the years 1883 to 1894. Idaho, Montana, Washington, and Wyoming territories became states during this period, Dakota Territory was divided to create the states of North Dakota and South Dakota, and Oklahoma Territory was created from roughly half of Indian Territory. Hawaii was not part of the United States during this period.

Official records in the Postmasters-General reports combined issuance data according to the new state (or territory, in the case of Oklahoma) for the fiscal year each of territorial status change occurred. Because of this, there is no data available for Postal Note issuance numbers that accurately reflect the quantities issued by territory or state for the year of each change. So, I decided to *estimate* the number of Postal Notes issued prior to, and after the *dates* of the territorial changes. This was accomplished by applying simple ratios, allocating a portion of the total issued to each, based on how many days in the fiscal year they existed.

Table 2
Postal Notes Issued by District, Territory, and State

Region Number	Abbr.	District, Territory, or State of Issue	Total Quantity Issued[b]	Face Value Issued[b] ($)
1	AK	Alaska District	3,046	$ 5,768.68
2	AL	Alabama	723,466	$ 1,289,952.02
3	AR	Arkansas	807,503	$ 1,427,588.05
4	AZ	Arizona Territory	152,489	$ 296,740.37
5	CA	California	2,232,284	$ 4,349,970.25
6	CO	Colorado	1,076,793	$ 1,971,636.91
7	CT	Connecticut	1,016,867	$ 1,848,739.55
8	DC	District of Columbia	281,346	$ 554,846.46
9	DE	Delaware	138,597	$ 259,792.90
10	DT	Dakota Territory[a]	605,967	$ 1,097,660.98
11	FL	Florida	628,726	$ 1,136,727.37
12	GA	Georgia	1,176,343	$ 2,195,420.34
13	IA	Iowa	5,062,436	$ 8,553,479.83
14	IDT	Idaho Territory[a]	89,077	$ 175,377.51
15	ID	Idaho[a]	93,916	$ 165,207.42
16	IL	Illinois	5,271,866	$ 9,382,823.49
17	IN	Indiana	2,775,268	$ 4,880,060.67
18	IT	Indian Territory[a]	108,409	$ 197,987.44
19	KS	Kansas	3,789,241	$ 6,342,840.62
20	KY	Kentucky	755,074	$ 1,319,927.03
21	LA	Louisiana	418,706	$ 763,182.03
22	MA	Massachusetts	2,506,816	$ 4,683,182.89
23	MD	Maryland	658,723	$ 1,276,198.86
24	ME	Maine	828,667	$ 1,506,134.87
25	MI	Michigan	3,433,296	$ 6,077,402.25
26	MN	Minnesota	1,787,236	$ 3,123,933.22
27	MO	Missouri	3,014,349	$ 5,246,664.41
28	MS	Mississippi	652,807	$ 1,144,067.49
29	MTT	Montana Territory[a]	186,740	$ 373,970.25
30	MT	Montana[a]	213,379	$ 382,562.22
31	NC	North Carolina	885,603	$ 1,664,877.47
32	ND	North Dakota[a]	203,379	$ 338,516.56
33	NE	Nebraska	2,197,103	$ 3,624,378.77
34	NH	New Hampshire	670,424	$ 1,233,756.45
35	NJ	New Jersey	825,126	$ 1,476,148.69
36	NM	New Mexico Territory	205,908	$ 393,939.16
37	NV	Nevada	128,424	$ 267,281.66
38	NY	New York	5,549,862	$ 10,259,389.86
39	OH	Ohio	4,702,951	$ 8,305,413.53
40	OT	Oklahoma Territory[a]	65,666	$ 109,331.14
41	OR	Oregon	626,312	$ 1,117,666.64
42	PA	Pennsylvania	4,650,152	$ 8,477,744.27
43	RI	Rhode Island	248,361	$ 444,208.16
44	SC	South Carolina	553,145	$ 1,038,004.05
45	SD	South Dakota[a]	396,230	$ 658,818.20
46	TN	Tennessee	755,150	$ 1,337,781.13
47	TX	Texas	2,555,291	$ 4,399,096.13
48	UT	Utah Territory	204,843	$ 401,273.05
49	VA	Virginia	862,270	$ 1,599,290.71
50	VT	Vermont	555,317	$ 996,190.26
51	WAT	Washington Territory[a]	206,466	$ 389,843.57
52	WA	Washington[a]	409,561	$ 706,613.82
53	WI	Wisconsin	2,262,769	$ 4,087,724.08
54	WV	West Virginia	468,662	$ 845,527.54
55	WYT	Wyoming Territory[a]	82,846	$ 162,816.31
56	WY	Wyoming[a]	62,879	$ 108,549.56
		Adjust for 1893 summation error[c]:	40	$ -
		Official Total:	**70,824,173**	**$ 126,474,027.15**

Notes:

a) The issuance data for the indicated geographic regions is *estimated* based on date of change in territory or state status or boundaries.

b) The issuance data was compiled from totals in each Annual Report of the Postmaster-General of the United States for Fiscal Years ending from June 30, 1884 to June 30, 1894, and reports of the Sixth Auditor of the Treasury within each.

c) There is an irreconcilable error of 40 Postal Notes in the summation of the 1893 Postal Note issuance data in the report of the Sixth Auditor of the Treasury, in the Annual Report of the Postmaster General for fiscal year ending June 30, 1893.

For example, Montana Territory became the state of Montana on November 8, 1889. So, Montana was a Territory from July 1 to November 8, 1889, or for 131 days in the fiscal year ending June 30, 1890. The ratio of days as a territory is therefore 131/365, or 35.89% of the fiscal year. The report of the Postmaster General for FY 1890 shows 41,653 Postal Notes issued in the *State* of Montana (this includes those issued in Montana Territory during the fiscal year.) Therefore, for FY 1890, I allocated 35.89% of the 41,653 Postal Notes, or 14,949 to Montana Territory, and the remainder to the state of Montana. This method of adjustment is reflected in Table 2 for all territorial and states affected. While not perfect, it is a reasonable estimate until such time, if ever, the *exact* data surfaces.

Lastly, a 40-note discrepancy was discovered when tabulating the data for FY 1893 in the report of the Sixth Auditor within the Annual Report of the Postmaster General. When summing the number of Postal Notes issued by each state and territory in the auditor's data for that fiscal year, there is a difference of 40 when compared to the auditor's total. This discrepancy is included in Table 2 for completeness.

How many Postal Notes still exist?

When I started researching Postal Notes, there was a "census" of surviving Postal Notes maintained by the late Jim Noll. His *Index of United States Postal Notes in Collectors Hands* was last updated in 2004. It listed 1,460 known surviving notes. After Jim passed away in 2014, I decided to pick up where he left off. With the input from friends Charles and Bob, as well as other collectors, I have been adding to and maintaining a Postal Note census ever since. At the close of 2025, the census listed 2,385 Postal Notes from nearly every district, territory, and state in the United States from 1883 through 1894.

Table 3
Surviving Postal Notes by District, Territory, and State

Region Number	Abbr.	District, Territory, or State of Issue	Total Quantity Reported	Region Number	Abbr.	District, Territory, or State of Issue	Total Quantity Reported
1	AK	Alaska District	4	29	MTT	Montana Territory[a]	0
2	AL	Alabama	4	30	MT	Montana[a]	9
3	AR	Arkansas	5	31	NC	North Carolina	18
4	AZ	Arizona Territory	27	32	ND	North Dakota[a]	4
5	CA	California	51	33	NE	Nebraska	48
6	CO	Colorado	13	34	NH	New Hampshire	26
7	CT	Connecticut	63	35	NJ	New Jersey	88
8	DC	District of Columbia	36	36	NM	New Mexico Territory	7
9	DE	Delaware	4	37	NV	Nevada	5
10	DT	Dakota Territory[a]	12	38	NY	New York	377
11	FL	Florida	14	39	OH	Ohio	141
12	GA	Georgia	21	40	OT	Oklahoma Territory[a]	3
13	IA	Iowa	155	41	OR	Oregon	104
14	IDT	Idaho Territory[a]	4	42	PA	Pennsylvania	224
15	ID	Idaho[a]	11	43	RI	Rhode Island	25
16	IL	Illinois	115	44	SC	South Carolina	3
17	IN	Indiana	43	45	SD	South Dakota[a]	12
18	IT	Indian Territory[a]	6	46	TN	Tennessee	15
19	KS	Kansas	35	47	TX	Texas	25
20	KY	Kentucky	16	48	UT	Utah Territory	11
21	LA	Louisiana	30	49	VA	Virginia	39
22	MA	Massachusetts	166	50	VT	Vermont	19
23	MD	Maryland	26	51	WAT	Washington Territory[a]	2
24	ME	Maine	43	52	WA	Washington[a]	23
25	MI	Michigan	57	53	WI	Wisconsin	62
26	MN	Minnesota	58	54	WV	West Virginia	6
27	MO	Missouri	65	55	WYT	Wyoming Territory[a]	0
28	MS	Mississippi	3	56	WY	Wyoming[a]	2
						Total:	**2,385**

Notes:
a) The surviving Postal Notes in these geographic regions are based on date of change in territory or state status or boundaries and date of issue of the notes.

The surviving Postal Notes are plentiful from the most populous states such as New York and Pennsylvania, with some of the southern and western states and territories being scarce or nonexistent. Table 3 gives the quantity of known surviving Postal Notes by district, territory, and state. For the territories and states that ceased to exist or were created between 1883 and 1894, the table separates the known Postal Notes into the proper territory or state status, based on whether the issue date of each note was before or after the date of the corresponding territorial status change.

Which post offices could issue Postal Notes?

As plans were being made for the introduction of Postal Notes, Dr. Charles F. Macdonald, Superintendent of the Money Order System, had to decide which post office locations would be authorized to issue them. Of the roughly 48,000 post office locations in operation on September 3, 1883, he thought it best to limit the inaugural release of the new notes to the 6,316 locations already designated as postal Money Order Offices. This included 73 Stations of the larger post offices also authorized to issue Money Orders.

The locations selected already had experience issuing Money Orders, so should have few problems when issuing the simpler Postal Notes. These larger offices also had the necessary cash flows to handle the anticipated cash outlays for redeeming Postal Notes. After the Postal Note system was implemented and any problems resolved, more post offices would be authorized to conduct both Money Order and Postal Note business. One drawback to this decision was that many of the smaller towns and rural post offices did not have access to Postal Notes. It would be almost four years before the small post offices were provided with the opportunity to issue Postal Notes.

To be designated as a Money Order Office, each postmaster's annual compensation had to be $250 or more per year. The postmasters were also required to post an additional bond to cover the maximum possible value of the blank Postal Notes they would receive from the Postal Note Agency. (The Postal Note Agency was provided with an office in a secure room inside the private printer's facility during each contract. The agent in that office was responsible for distributing booklets of blank Postal Notes to the postal Money Order Offices.) Depending on the revenue of a Money Order Office, it could receive from one to 20 booklets of Postal Notes. In 1883, each booklet contained 500 Postal Notes, so the additional bond required of each postmaster ranged from $2,500 to $50,000.

Over the years, the number of Money Order Offices gradually increased. In late 1886, Congress worked on changes to the legislation, and on January 3, 1887, President Grover Cleveland signed into law, a bill that included *"An act to amend the act entitled "An act to modify the postal money-order system, and for other purposes.""*

The 1887 legislation allowed Postal Notes to be payable at Any Money Order Office, rather than being paid at a specific office written on the face of the note. More importantly, the law also expanded the number of post offices that could issue Postal Notes by allowing the Postmaster General to designate small and rural post offices as *Postal Note Offices*.

On January 7, 1887, a solicitation appeared in "The Postal Bulletin", inviting postmasters to apply to have their office designated as a Postal Note Office. See Image 3.

NOTICE.

The Act approved January 3d, 1887, authorizes the issue only of Postal Notes (not the payment thereof) at such post offices other than money-order offices, as the Postmaster General may designate.

Every application, or petition for the extension of this privilege should specify the number of inhabitants of the place from which it eminates, and, briefly, the the reasons for desiring the extension of the postal note system, and should contain such statements as will tend to show that this means of making small remittances is needed. Each application, or petition should be signed by the postmaster of the locality, who will be required to give a slightly increased bond to cover the value of the blank notes entrusted to him, and should be addressed to the Superintendent of the Money Order System, Post Office Department, Washington, D.C.

Image 3: Solicitation for applications to become a Postal Note Office. January 7, 1887, Postal Bulletin.

These offices could issue Postal Notes but could not issue or redeem Money Orders. They were not allowed to redeem Postal Notes, not even the ones they issued. There was no annual compensation requirement to be designated as a Postal Note Office. All the postmaster had to do was apply and post a small bond. To allow for a smaller bond, new Postal Note booklet sizes were made available with quantities of 300, 200, or 100 notes in each. This reduced the bond requirement for postmasters at smaller offices to be as low as $500 to conduct Postal Note business. On July 5, 1887, 196 Postal Note Offices commenced operations.

Post office Sub-Stations authorized to issue Money Orders and Postal Notes appeared in Chicago, New York, and Philadelphia in 1890. In the latter city, these were initially referred to as Receiving Stations. All were like the Stations already existing in the larger cities, but rather than being operated by the Post Office department, they operated under contract with the department and were located within existing businesses. Sub-Stations appeared in the cities of Baltimore and Saint Louis at later dates.

In early 1892, Postmaster General John Wanamaker reduced the minimum compensation requirement to be authorized as a Money Order Office to $200. This resulted in the number of Money Order Offices increasing from 10,047 in January 1892 to 17,738 by January 1893. With 7,691 additional offices, this was by far the largest annual increase in Money Order Offices during the Postal Note era.

On January 27, 1894, *"An act to improve the methods of accounting in the Post-Office Department, and for other purposes."* was signed into law by President Grover Cleveland.

This law discontinued Postal Notes effective June 30, 1894. After that date, the 725 Postal Note Offices in operation either ceased operations entirely, reverted to postal operations only, were made full-fledged Money Order Offices, or transitioned to Limited Money Order Offices. The latter offices could issue Limited Money Orders with values up to $5.00 but could not redeem any Money Orders. All Limited Money Order Offices were phased out by the end of 1899, with most becoming Money Order Offices.

By June 30, 1894, the number of post offices in the United States had grown to 69,805, of which, official records suggest 20,012 were authorized to issue Postal Notes. (I have only been able to verify 20,007 of those to date.)

So, the answer to my question of *which* post offices were allowed to issue Postal Notes is apparent. It was the offices that had been authorized to issue Money Orders and/or Postal Notes and designated as one of the following types of offices:

1) Money Order post office
2) Station of a larger post office
3) Sub-Station or Receiving Station
4) Postal Note office

How many post offices could issue Postal Notes?

Knowing the number of Postal Notes issued in each district, state and territory, the number of survivors listed in the census, and which post offices could issue Postal Notes, the next thing to find was an entire list of the post offices where the notes were issued. Naively, I assumed complete records existed and the list of all issuing offices would simply require transcribing those records. How wrong I was!

I quickly discovered that generations of postal researchers had created lists of post offices for the states and territories—but not one that listed which offices issued Postal Notes. So, I searched the internet, libraries, archives, historical societies, and auctions for any document containing information that identified post offices authorized to issue Postal Notes. Over several years I acquired several hundred digitized and/or original documents that held any amount of information related to the offices of the Money Order System or the Postal Note System. The objective: to create a comprehensive list of all offices authorized to issue Postal Notes, and at the same time obtain an accurate count of those offices.

Although primarily interested in the Postal Note era (1883 to 1894), I expanded my research to include dates of operation for *every* Money Order Office beginning November 1, 1864, the inaugural date of the Money Order system. Doing so provided operational date ranges of every office issuing Money Orders prior to the first day of issue of Postal Notes.

Right away, I discovered conflicting data, outright errors, omissions, and “embellishments” in official records. For instance, a circular sent out by Dr. Macdonald on October 1, 1864, listed 141 post offices designated as Money Order offices, which I dutifully transcribed. On or before October 22, 1864, Macdonald announced two offices, Jefferson City, MO and Saint Joseph MO were being postponed due to "Rebel" activity. Therefore, only 139 Money Order offices commenced operations on November 1, 1864.

When I compared that number with the Annual Report of the Postmaster General for the fiscal year ending June 30, 1865, there were conflicting numbers. Postmaster General William Dennison seems to embellish the number of Money Order Offices by stating on page 16, there were 419 Money Order Offices in operation. On page 76, however, he also states: “one hundred forty-two” Money Order Offices were in operation during *all or part* of the period ending June 30, 1865. So, was the correct number 139, 142, or 419 operating at the end of the fiscal year? As it turns out, none of those numbers are correct.

After more research I discovered Jefferson City and Saint Joseph became Money Order Offices on February 11, 1865, bringing the total to 141 by that date. So where was the missing 142nd office?

Image 4: Sutler's headquarters near Petersburg, Va., circa 1865. Courtesy of the Library of Congress.

As it turns out, that office was just a short distance from General Ulysses S. Grant’s winter headquarters at City Point, Virginia during the Petersburg campaign. This military post office was designated a Money Order Office on February 25, 1865, bringing the total to 142. City Point ceased Money Order operations by June 3, 1865, reducing the number to 141 Money Order Offices in operation as of June 30, 1865. A view from the back of the City Point post office can be seen in Image 4. It is situated at the top of the hill, to the left of the stairway. Sutlers’ tents are at the base of the hill. Grant's Headquarters at Appomattox Manor is located roughly 1,000 feet to the right, so it is not visible in this image.

The 419 number provided by Postmaster General Dennison turns out to be the number of Money Order Offices in operation as of the date of his annual report, November 15, 1865. Research confirms this, and this misleading number is seen in official reports published decades later. For instance, in Image 5 is "Table A" from page 389 of the Annual Report of the Postmaster General for 1880. It shows 419 as the number of Money Order Offices operating as of June 30, 1865. Undoubtedly, this has misled many researchers.

A.—*Tabular statement showing operations of the domestic money-order system during each year since its establishment, November 1, 1864, up to June 30, 1880.*

Fiscal year ended—	Number of money-order offices in operation.	Amount of orders issued.	Amount of orders paid and repaid.	Amount of fees received.	Amount of expenses.	Amount of deficit.	Amount of surplus.
June 30, 1865	419	$1, 360, 122 52	$1, 313, 577 08	$11, 536 40	$18, 584 37	$7, 047 97	.....
June 30, 1866	766	3, 977, 259 28	3, 903, 890 22	35, 803 06	28, 664 27	.....	$7, 138 79
June 30, 1867	1, 224	9, 229, 327 72	9, 071, 240 73	70, 889 57	44, 628 96	.....	26, 260 61
June 30, 1868	1, 468	16, 197, 858 47	16, 118, 537 03	124, 503 19	70, 345 04	.....	54, 158 15
June 30, 1869	1, 685	24, 848, 058 93	24, 654, 123 46	176, 247 87	110, 694 00	.....	65, 553 87
June 30, 1870	2, 076	34, 054, 184 71	33, 927, 924 79	235, 557 05	145, 382 42	.....	90, 174 63
June 30, 1871	2, 452	42, 164, 118 03	42, 027, 336 31	295, 563 38	194, 381 60	.....	101, 181 78
June 30, 1872	2, 775	48, 515, 532 72	48, 419, 644 97	350, 499 40	244, 521 63	.....	105, 977 77
June 30, 1873	3, 069	57, 516, 216 69	57, 295, 012 27	354, 816 66	286, 232 66	.....	68, 584 00
June 30, 1874	3, 404	74, 424, 854 71	74, 210, 156 25	462, 238 54	357, 040 42	.....	105, 198 12
June 30, 1875	3, 401	77, 431, 251 58	77, 361, 690 75	494, 717 27	374, 575 18	.....	120, 142 09
June 30, 1876	3, 697	77, 035, 972 78	77, 106, 338 85	647, 021 52	456, 250 68	.....	190, 770 84
June 30, 1877	3, 686	72, 820, 509 70	72, 908, 475 25	624, 409 66	533, 478 47	.....	90, 931 19
June 30, 1878	4, 143	81, 442, 364 87	81, 279, 910 80	716, 638 98	513, 688 61	.....	202, 952 37
June 30, 1879	4, 512	88, 254, 641 02	88, 006, 200 20	799, 347 09	575, 386 32	.....	223, 386 32
June 30, 1880	4, 829	100, 352, 818 83	100, 165, 982 78	917, 091 58	659, 091 58	.....	257, 575 08
Total.....	.....	809, 625, 092 56	807, 770, 041 74	.....	.....	.....	.....

Image 5: "Table A" p. 389, Annual Report of the Postmaster General for Fiscal Year ending June 30, 1880.

After finding the conflicts, embellishments and discrepancies in the number of Money Order Offices for 1865, I began reviewing every document encountered with a critical eye. Developing a list of offices that issued Postal Notes proved to be a monumental task. A study of the *Records of Appointment of Postmasters* at the National Archives and Records Administration was only partially useful. Some of the handwritten records have notations showing authorization dates of Money Order Office, but many do not. None of the records mention dates of establishment of the Postal Note Offices, Stations, or Sub-Stations, so I had to search hundreds of documents for that information.

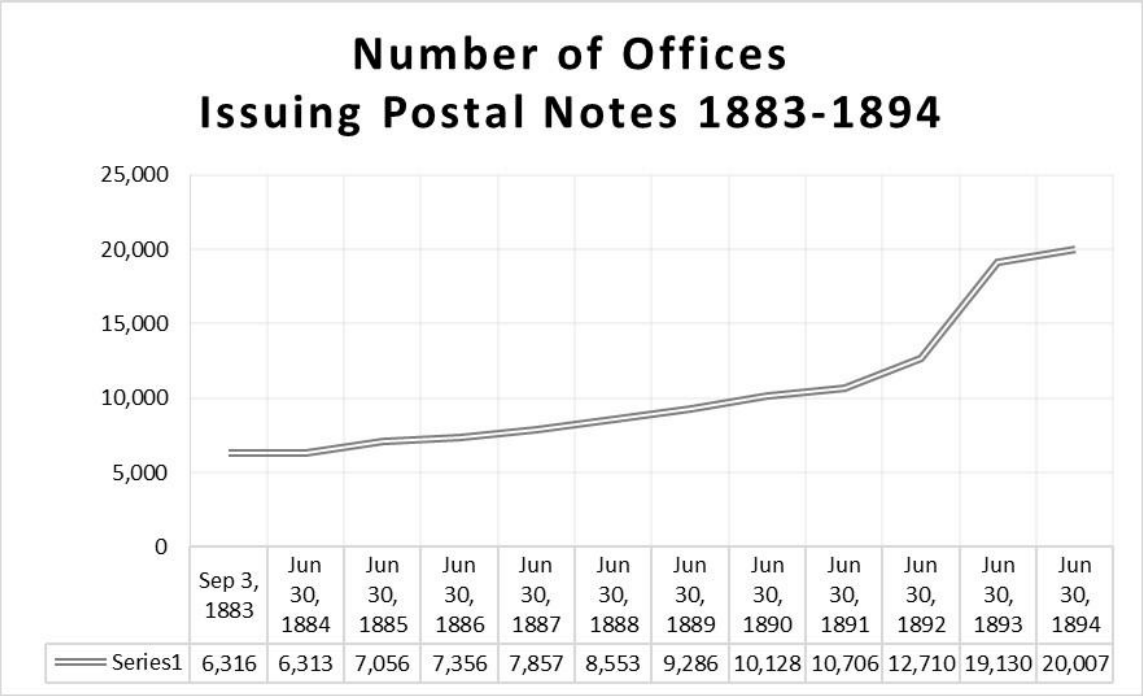
The documents I researched included, but were not limited to:

1) The United States Mail and Post Office Assistant from 1864 through 1872.
2) Lists of Money Order Offices (and any supplements) from 1865 through 1894.
3) United States Official Postal Guides Series 1, No. 1, October 1874 through No. 20, July 1879.
4) United States Official Postal Guide: Second Series, Vol. I, No. 1, September 1879 through Vol. XVI, No. 12, December 1894, which includes all monthly supplements.
5) Daily Bulletin of Orders Affecting the Postal Service (The Postal Bulletin) 1884-1894.

Many of the above documents have typographical errors, outright errors, and omissions requiring additional research to correct. This phase of research took several years on a part-time basis, going through every published list state by state and town by town to determine whether each office could issue Money Orders and/or Postal Notes as of the date of each publication. Luckily, these documents provided precise dates for most of the offices that commenced or ceased Money Order and/or Postal Note business. Just a few need to be estimated, generally plus or minus a month, due to the frequency of the published documents.

In all, the data set containing the status of every office, from every document I researched for 1864 through 1894, grew to well over 9 *million* data points. This data represents status of each office, spelling changes, name changes, county changes, and other information. By 2023 the list was as complete as possible. As expected, there are differences between my total number of offices that could issue Money Orders or Postal Notes each year, and the totals in official documents. All totals in the remainder of this article are based on my data.

From November 1, 1864, to September 3, 1883, the number of locations permitted to issue Money Orders grew from 139 to 6,316. The latter is also the number of offices authorized issue Postal Notes on the inaugural date of issue. From that day through the last day of issue, June 30, 1894, the number of offices increased to 20,007. The graph in Image 6 shows the growth in the number of offices issuing Postal Notes from September 30,1883, to June 30,1894.



	Sep 3, 1883	Jun 30, 1884	Jun 30, 1885	Jun 30, 1886	Jun 30, 1887	Jun 30, 1888	Jun 30, 1889	Jun 30, 1890	Jun 30, 1891	Jun 30, 1892	Jun 30, 1893	Jun 30, 1894
Series1	6,316	6,313	7,056	7,356	7,857	8,553	9,286	10,128	10,706	12,710	19,130	20,007

Image 6: Graph of the growth in number of offices authorized to issue Money Orders or Postal Notes.

A state-by-state breakdown of the number of offices that issued Postal Notes, as counted on the first day of issue, and on June 30 of each subsequent year is shown in Table 4.

Table 4
Number of Offices Issuing Postal Notes by District, Territory, or State
September 3, 1883 to June 30, 1864

	Sep 3, 1883	Jun 30, 1884	Jun 30, 1885	Jun 30, 1886	Jun 30, 1887	Jun 30, 1888	Jun 30, 1889	Jun 30, 1890	Jun 30, 1891	Jun 30, 1892	Jun 30, 1893	Jun 30, 1894
Alabama	82	82	90	92	98	103	115	142	150	163	305	318
Alaska District	-	-	-	-	-	-	-	2	2	3	3	4
Arizona Territory	10	10	16	20	23	25	28	31	30	32	48	49
Arkansas	91	90	98	102	107	124	142	158	165	173	275	283
California	164	164	186	199	204	217	249	281	308	350	574	601
Colorado	75	75	81	85	91	103	132	138	149	162	233	231
Connecticut	67	67	77	79	87	88	91	97	102	109	277	288
Dakota Territory	66	67	104	117	134	148	159	-	-	-	-	-
Delaware	15	15	17	17	17	18	18	19	19	19	48	49
District of Columbia	4	4	4	4	7	9	11	14	16	21	26	29
Florida	39	38	58	63	75	90	104	121	129	138	239	257
Georgia	98	99	107	115	124	137	153	165	174	194	360	383
Idaho[a]	19	19	22	23	25	28	33	37	42	47	72	79
Illinois	546	546	583	598	619	658	694	718	767	811	1,178	1,150
Indiana	273	273	305	315	326	354	372	402	423	446	659	675
Indian Territory	6	6	7	7	8	10	12	20	22	30	72	82
Iowa	448	448	514	523	550	583	603	637	653	682	870	925
Kansas	274	274	318	344	407	473	537	567	574	588	684	702
Kentucky	102	102	107	113	120	131	140	155	161	167	316	366
Louisiana	58	57	63	66	70	75	133	146	143	144	204	218
Maine	109	109	119	120	123	127	135	146	146	154	357	393
Maryland	59	59	63	72	77	80	82	88	96	243	250	254
Massachusetts	185	185	196	202	210	215	228	253	262	275	563	586
Michigan	314	314	336	344	362	395	418	443	470	491	768	782
Minnesota	166	165	182	187	194	217	237	257	267	281	452	484
Mississippi	91	90	100	104	110	116	127	135	149	159	248	274
Missouri	266	266	303	317	348	419	451	490	515	537	705	775
Montana[a]	25	25	26	30	33	41	44	50	55	67	120	121
Nebraska	148	148	178	192	212	232	278	307	328	350	460	499
Nevada	21	21	24	25	25	24	24	25	26	27	34	37
New Hampshire	74	74	78	82	86	91	94	99	105	111	212	236
New Jersey	85	85	95	101	103	106	112	128	141	148	397	409
New Mexico Territory	19	19	25	29	32	35	41	46	46	49	67	75
New York	454	455	505	517	546	570	594	662	681	708	1,593	1,625
North Carolina	99	99	108	114	127	140	148	165	175	194	324	324
North Dakota	-	-	-	-	-	-	-	56	70	74	144	158
Ohio	424	424	460	473	498	538	568	631	674	1,038	1,113	1,120
Oklahoma Territory	-	-	-	-	-	-	-	8	16	21	47	58
Oregon	54	54	62	66	69	79	88	95	105	125	191	203
Pennsylvania	360	360	399	412	443	469	496	550	611	1,460	1,540	1,558
Rhode Island	19	19	21	22	22	23	23	24	24	25	77	83
South Carolina	49	49	57	57	66	71	77	92	95	107	169	189
South Dakota	-	-	-	-	-	-	-	124	131	190	219	230
Tennessee	106	106	118	122	125	138	144	156	162	170	283	321
Texas	214	213	251	268	295	336	378	413	442	477	630	690
Utah Territory	17	17	23	24	28	36	41	44	46	50	75	79
Vermont	89	89	94	97	101	101	106	109	111	116	233	254
Virginia	100	100	107	116	122	132	140	147	153	168	417	434
Washington[a]	22	22	29	33	42	51	65	87	111	132	210	224
West Virginia	57	57	62	64	65	71	78	85	89	94	220	229
Wisconsin	243	243	267	273	290	313	326	345	353	367	532	574
Wyoming[a]	10	10	11	11	11	13	17	18	22	23	37	40
Totals:	**6,316**	**6,313**	**7,056**	**7,356**	**7,857**	**8,553**	**9,286**	**10,128**	**10,706**	**12,710**	**19,130**	**20,007**

Notes:
a) Includes data for territory or state, depending on the year of the data.

Because Table 4 represents snapshots in time, it represents only the offices as of each of the dates shown. Missing is the number of offices that were discontinued, established, or discontinued and subsequently re-established in this period. Also, there were changes to names of offices, some had minor spelling changes and others to completely different names. A few even changed names, then changed back to the original name. Names of Stations and Sub-Stations changed. Some post offices were discontinued and replaced by a Station of a large post office. New counties were created or changed boundaries. State and territorial changes occurred. All these changes were cross-referenced to keep track of establishment dates of all offices affected so the information could be used later.

In total, excluding minor spelling changes, 20,838 offices of *different names* operated at one time or another from 1883-1894. Most of the offices never changed locations when the name change occurred. Spelling differences and name changes are important because the name of each office was printed on the Postal Notes it issued.

How many Postal Notes did each post office issue?

After tedious research through the years, the most difficult question remained to be answered: How many Postal Notes did each post office issue? Having encountered documents suggesting most of the original records had been destroyed, I knew exact quantities would be elusive or impossible to locate.

With some foresight, I acquired several 19th-century post office *Money Order Cash Books*, and *Registers of Domestic Money Orders Issued*. These included serial numbers and dates of issue of Postal Notes as ledger entries. I also noted the locations across the United States where similar documents were held in libraries and archives. Most of those locations required an in-person visit to review the records.

Based on the records already in-hand, I verified the highest serial number and date of issue of the last Postal Note issued at just a few post offices. Confident that similar data existed at the locations I planned to visit, I began the costly and time-consuming phase requiring travel to all the archives, libraries, museums, and historical societies holding post office records of interest. The years and states visited are as follows:

2020—Iowa and South Dakota.
2022—Illinois.
2023—Michigan and a second stop in Iowa.
2023—Minnesota.
2024—Montana, Nevada, and Arizona.
2025—Illinois, Pennsylvania, New York, Massachusetts, Connecticut, Maryland, New Jersey, Georgia, North Carolina, and Mississippi.

After traveling to the archive sites, my list of post offices and the highest Postal Note serial number at each had grown to just 25 locations. While a far cry from the 20,000+ offices, I was not deterred. The information for the 25 offices, coupled with my previous research, allowed me to estimate a weekly rate of issue for each. It also allowed me to account for 664,582 of the 70,824,173 Postal Notes issued across the United States. See Table 5.

Table 5
List of Offices with Verified Last Postal Note Issued

Issuing State	Issuing Office	Serial Number of Last Postal Note Issued	Issuing Date Code YYYYMMDD	Earliest Date Office Could Issue Postal Notes	Office's Week Number Last Note Was Issued	Issue Rate for Office (Notes/Week)	Total of Verified Highest Serial Numbers by State
Arizona	Springerville	1945	18940629	18860901	409	4.756	1,945
Illinois	De Kalb	7728	18940630	18830903	565	13.678	7,728
Indiana	Napoleon	271	18940626	18920716	103	2.631	271
Iowa	Dickens	500	18940615	18921215	79	6.329	8,789
	Garrison	3600	18940630	18830903	565	6.372	
	Milford	4689	18940630	18830903	565	8.299	
Kentucky	Perryville	1126	18940611	18830903	563	2.000	1,126
Louisiana	Bayou Goula	1696	18940629	18830903	565	3.002	1,696
Maine	East Sumner	1423	18940628	18860901	409	3.479	1,654
	West Bethel	231	18940627	18921215	81	2.852	
Maryland	Baltimore	200000	18940625	18830903	565	353.982	200,234
	Owings Mills	57	18940630	18920104	130	0.438	
	Quantico	177	18940630	18920104	130	1.362	
Massachusetts	Hardwick	113	18940625	18921215	81	1.395	113
Michigan	Three Oaks	6468	18940629	18830903	565	11.448	6,468
Mississippi	Starkville	10369	18940629	18830903	565	18.352	10,369
Montana	Twin Bridges	1200	18940621	18910706	155	7.742	1,200
Nevada	Hamilton	2482	18940627	18830903	565	4.393	2,482
New York	Edmeston	342	18940623	18920716	102	3.353	413,139
	Henrietta	168	18940629	18920716	103	1.631	
	New York	412629	18940630	18830903	565	730.317	
North Carolina	Graham	7234	18940630	18830903	565	12.804	7,234
Pennsylvania	Hensel	17	18940604	18930703	49	0.347	113
	Pleasant Grove	96	18940605	18920404	114	0.842	
South Carolina	Stono	21	18940505	18921215	73	0.288	21
	Totals:	**664,582**				**Check Sum:**	**664,582**

When comparing serial numbers and rates of issue of the offices in Table 5, there is an enormous difference in the number of weeks each office issued Postal Notes, the rates of issue, and the serial number of the last note issued. New York, New York, the busiest Money Order Office in the nation during the entire Postal Note era, has a reported high serial number 412629. Conversely, Hensel, Pennsylvania, a small-town Postal Note Office in operation for less than 12 months, issued just 17 Postal Notes. Such differences, although not as dramatic, can be assumed for the offices with no existing records and no Postal Notes in the census, so I had to figure out how to accurately estimate the highest serial number of the last Postal Note issued at each of those offices.

To this point, I have gathered useful information for closely estimating the number of Postal Notes issued at each office:

1) The number of Postal Notes issued in each state.
2) A complete list of the offices authorized to issue Postal Notes, including the dates of operation of each.
3) The census of surviving Postal Notes.
4) The electronic and physical records I had in my possession.
5) Postal Note serial numbers and issue dates in the post office ledgers I had and in the ledgers at the archives I had visited.

The first two items in the list above make it easy to create a *rough* estimate of the quantity of Postal Notes at each office. For simplicity of an explanation, the Alaska District will be used because there were just four Money Order Offices that issued Postal Notes and a miniscule total of 3,046 notes were issued at those offices. Dividing 3,046 notes by 4 offices suggests an *average* of 761.5 Postal Notes per office.

Table 6
Postal Note Census for Alaska District

Post Office	Serial #	Date of Issue
Douglas	819	18940518
Kodiak	67	18940611
Sitka	854	18940127
Sitka	1051	18940618

In the census there are four Postal Notes reported from three of the four Alaska offices. Looking at the serial numbers and dates of issue of the notes in Table 6, Kodiak stands out because by June of 1894, it issued less than 10% of the rough estimate. A better estimation method is needed.

Already evident earlier (from Table 5), is that not every office issued Postal Notes for the entire period from 1883 to 1894. Looking up the dates of operation of the Money Order Offices of the Alaska District, *none* of those offices operated for the entire Postal Note era from 1883 to 1894. The next estimation method determines how many weeks each office had operated, then sums up those weeks to obtain a total of weeks all offices issued Postal Notes. Then divide that sum (665) into the number of Postal Notes issued in Alaska District (3,046) to arrive at the estimated number of Postal Notes issued per week, per office. Juneau has no reported Postal Notes in the census, but did issue Postal Notes, so is included in the list of offices in Table 7.

Table 7
Using the Number of Weeks Each Office Issued Postal Notes to Estimate the Number Issued Per Week per Office for Alaska District to June 30, 1894

Post Office	Date Authorized to Issue Postal Notes YYYYMMDD	Number of Weeks Authorized to Issue Postal Notes	Percentage of Total Number of Weeks of All Offices	Estimate of Postal Notes Issued per Week	Estimated Total Postal Notes Issued per Office (Rounded)
Douglas	18891001	248	37.293%	4.58	1,136
Juneau	18891001	248	37.293%	4.58	1,136
Kodiak	18930703	52	7.820%	4.58	238
Sitka	18920404	117	17.594%	4.58	536
	Totals:	665	100.000%		3,046

While the second method provides a Postal Note estimate for Juneau, it does not accurately reflect rates of issue of the other offices. The estimated high serial number for Kodiak moved closer to the known serial number but is still significantly higher than expected. Also evident, the similar estimate for Sitka is about half of what it should be. This is because *identical* weekly issue rates were used for each office.

Clearly, the offices had different issue rates, so a method utilizing known serial numbers is needed. The highest known serial number for each of the three offices in the census of Alaska Postal Notes can be used to calculate issue rates for each office. In fact, since none of the Postal Notes known from Alaska District were issued on the last day (June 30, 1894), the rates of issue can be used to estimate the last serial number issued at those offices by extrapolation. This will result in a reasonably accurate estimate of the last serial number issued, but only if the known highest known serial number was issued days, weeks, or a few months prior to June 30, 1894.

Further still, extrapolated estimates of the three offices can be summed, then that total subtracted from the 3,046 notes issued to arrive at an estimated highest serial number for Juneau. This method provides reasonable estimates for the towns with known Postal Note serial numbers, and for those without any. See Table 8 for the results for Alaska District.

Table 8
Using Extrapolation to Estimate the Serial Number of the Last Postal Note Issued at Each Office for Alaska District to June 30, 1894

	A	B	C	D	E	F	G	H	I	J	
Post Office	Date Authorized to Issue Postal Notes YYYYMMDD	Highest Known Serial #	Date of Issue of Highest Known Serial # YYYYMMDD	Week Number of Office When Highest Serial # was Issued	Estimate of Postal Notes Issued per Week (B/D)	Number of Weeks Authorized to Issue Postal Notes	Number of Weeks Remaining to Issue Postal Notes (F-D)	Estimate of Additional Postal Notes Issued to June 30, 1894 (G*E)	Extrapolated Estimate of Postal Notes Issued per Office (B+H)	Estimate for Office Without a Known Postal Note Serial Number (3,046 - Total of I)	Final Estimate of the Highest Postal Note Serial # At Each Office (from I or J)
Douglas	18891001	819	18940518	242	3.38	248	6	20	839		839
Juneau	18891001	Unknown	Unknown	Unknown	Unknown	248	Unknown	Unknown		1,077	1,077
Kodiak	18930703	67	18940611	50	1.34	52	2	3	70		70
Sitka	18920404	1051	18940618	116	9.06	117	1	9	1,060		1,060
								Totals:	**1,969**	**1,077**	**3,046**

The Alaska District estimates are by far the simplest of all the states and territories because surviving Alaska Postal Notes are in the census for three of the four issuing offices. To complete similar estimates for the remaining states and territories I needed the highest known serial number of as many Postal Notes as possible. Many such serial numbers are in the electronic and physical records I had in my possession and in the individual post office ledgers I researched in archives across the United States.

Many of the ledgers provided more information than expected. Shown earlier (Table 5) is a short list of the offices with a verified highest serial number issued. Most of those numbers are from “Money Order Cash Books” and “Registers of Domestic Money Orders Issued” that

had entries for Postal Notes issued through June 30, 1894. However, many other ledgers ended before then, so did not show the serial number of the last Postal Note issued. They did, however, provide the highest-known serial numbers of Postal Notes issued at the respective offices, so extrapolation can be used.

There is also serial number information for the Postal Notes *redeemed* in some of the ledgers. The issued Postal Notes are recorded as ledger entries in the credit side of the ledgers, and some postmasters recorded details of redeemed Postal Notes in the debit side. Usually, the postmasters recorded only the number and dollar amounts of postal notes redeemed on each date, with no mention of the issuing office names or serial numbers. Thankfully, a few Postmasters wrote copious details, including the issuing office name, the serial number of the Postal Note redeemed, and the dollar amount. A few entries even included the date of issue of the redeemed note. (A Postal Notes was only valid through the last day of the third month following the month of issue, so an attentive postmaster was wise to check to ensure any Postal Note they redeemed was still valid on the date of redemption.) The serial numbers and dates of redemption of the redeemed Postal Notes are significant because those notes were issued at different offices across the country, with issue dates averaging *less than a week* prior to redemption dates.

Gathering the Postal Note data for the issued and redeemed entries in the ledgers, and from all the other documents I had encountered, and from the Postal Note census, I created a list of all the notes known to have been issued (or redeemed.) This list is quite large, containing entries for over 59,000 unique Postal Notes. However, there are multiples issued at the same offices, so all except the known- and verified-highest serial numbers can be ignored.

This reduces the list to 2,679 offices with highest known or verified serial numbers. That may not seem significant, but adding the serial numbers of the Postal Notes gives a total of 26,205,819, or 37% of the 70,824,173 issued. The 2,679 offices represent just under 13% of the 20,838 offices that issued Postal Notes.

It gets better. By extrapolating the known highest serial numbers through June 30, 1894, then summing the estimated highest (and verified highest) serial numbers for all offices, the total increases to 33,872,257, just under 48% of the 70+ million Postal Notes issued throughout the United States. Seeing that roughly 13% of the issuing offices account for nearly 48% of all Postal Notes is eye-opening. On average, each of the offices issued 12,644 Postal Notes, suggesting 87% of offices issued an average of just 2,035 notes each.

A comparison of the number of offices issuing Postal Notes and the number of offices with highest serial numbers known or estimated is shown in Table 9. Notice that when a territory changed status, some offices continued operations in the new territory or state created. This results in duplicates of offices in the subtotal. These are subtracted out to arrive at the totals. Another anomaly is the low number of offices in the original territories shown to have the highest estimated serial number. These numbers are low because higher serial numbers are known for many offices after the dates of the territory changes.

Table 9
Number of Offices Issuing Postal Notes compared with Number of Offices with a Known or Estimated Highest Serial Number

Region Number	Abbr.	District, Territory, or State of Issue	Number of offices with distinctly different names	Number of Unique Offices with a High S/N Reported	Percentage of Offices with a High S/N Reported	Notes For the Double Counted Offices
1	AK	Alaska District	4	3	75.00%	
2	AL	Alabama	335	14	4.18%	
3	AR	Arkansas	307	15	4.89%	
4	AZ	Arizona Territory	55	7	12.73%	
5	CA	California	627	46	7.34%	
6	CO	Colorado	264	33	12.50%	
7	CT	Connecticut	292	24	8.22%	
8	DC	District of Columbia	31	3	9.68%	
9	DE	Delaware	49	4	8.16%	
10	DT	Dakota Territory	178	13	7.30%	55 continued in ND, 116 in SD
11	FL	Florida	261	26	9.96%	
12	GA	Georgia	395	62	15.70%	
13	IA	Iowa	945	307	32.49%	
14	IDT	Idaho Territory	42	3	7.14%	38 continued in ID
15	ID	Idaho	85	9	10.59%	
16	IL	Illinois	1,224	309	25.25%	
17	IN	Indiana	694	117	16.86%	
18	IT	Indian Territory	92	5	5.43%	9 continued in OT
19	KS	Kansas	744	118	15.86%	
20	KY	Kentucky	369	19	5.15%	
21	LA	Louisiana	256	22	8.59%	
22	MA	Massachusetts	595	96	16.13%	
23	MD	Maryland	263	18	6.84%	
24	ME	Maine	397	26	6.55%	
25	MI	Michigan	807	169	20.94%	
26	MN	Minnesota	499	63	12.63%	
27	MO	Missouri	806	80	9.93%	
28	MS	Mississippi	289	8	2.77%	
29	MTT	Montana Territory	53	2	3.77%	50 continued in MT
30	MT	Montana	133	15	11.28%	
31	NC	North Carolina	351	39	11.11%	
32	ND	North Dakota	162	10	6.17%	
33	NE	Nebraska	515	85	16.50%	
34	NH	New Hampshire	244	23	9.43%	
35	NJ	New Jersey	414	45	10.87%	
36	NM	New Mexico Territory	83	8	9.64%	
37	NV	Nevada	40	5	12.50%	
38	NY	New York	1,684	164	9.74%	
39	OH	Ohio	1,152	141	12.24%	
40	OT	Oklahoma Territory	59	4	6.78%	
41	OR	Oregon	211	31	14.69%	
42	PA	Pennsylvania	1,605	146	9.10%	
43	RI	Rhode Island	85	8	9.41%	
44	SC	South Carolina	199	11	5.53%	
45	SD	South Dakota	242	28	11.57%	
46	TN	Tennessee	341	19	5.57%	
47	TX	Texas	724	66	9.12%	
48	UT	Utah Territory	82	8	9.76%	
49	VA	Virginia	452	23	5.09%	
50	VT	Vermont	257	19	7.39%	
51	WAT	Washington Territory	79	1	1.27%	78 continued in WA
52	WA	Washington	240	30	12.50%	
53	WI	Wisconsin	587	111	18.91%	
54	WV	West Virginia	241	12	4.98%	
55	WYT	Wyoming Territory	22	1	4.55%	19 continued in WY
56	WY	Wyoming	41	5	12.20%	
		Subtotal:	21,203	2,679	12.64%	
		Subtract all double counts:	365	n/a	n/a	
		Total:	**20,838**	**2,679**	**12.86%**	

Lastly, is a look at how the high serial numbers and the extrapolated estimates compare with the official totals of Postal Notes issued in each district, state, and territory of the United States. As seen in Table 10, the data collected to date suggests an estimated 33,872,257 (47.83%) of all issued Postal Notes can be accounted for across the entire United States.

Data is lacking for some territories and states, so I will continue my research to improve the accuracy of the estimates. A comprehensive list of all the offices with quantities of Postal Notes each issued at each office is destined for future publication.

Table 10
Comparison of the Official Number of Postal Notes Issued, and Those with Verified Highest Serial Numbers, and Extrapolated Estimates Known Highest Serial Numbers

Region Number	Abbr.	District, Territory, or State of Issue	Official Number of Postal Notes Issued 1883-1894	Postal Notes Accounted for, Based on Highest Verified or Known Highest S/N of Any Date of issue		Postal Notes with Highest Verified S/N or Extrapolated from a Known Highest S/N to June 30, 1894	
				Number	Percentage	Number	Percentage
1	AK	Alaska District	3,046	1,937	63.59%	1,969	64.64%
2	AL	Alabama	723,466	163,026	22.53%	206,292	28.51%
3	AR	Arkansas	807,503	142,547	17.65%	188,574	23.35%
4	AZ	Arizona Territory	152,489	28,070	18.41%	45,449	29.80%
5	CA	California	2,232,284	670,290	30.03%	784,909	35.16%
6	CO	Colorado	1,076,793	452,858	42.06%	564,010	52.38%
7	CT	Connecticut	1,016,867	471,531	46.37%	547,587	53.85%
8	DC	District of Columbia	281,346	175,385	62.34%	203,486	72.33%
9	DE	Delaware	138,597	59,298	42.78%	64,238	46.35%
10	DT	Dakota Territory	605,967	22,883	3.78%	197,539	32.60%
11	FL	Florida	628,726	191,554	30.47%	223,138	35.49%
12	GA	Georgia	1,176,343	631,772	53.71%	707,417	60.14%
13	IA	Iowa	5,062,436	2,375,457	46.92%	3,087,886	61.00%
14	IDT	Idaho Territory	89,077	504	0.57%	28,428	31.91%
15	ID	Idaho	93,916	43,724	46.56%	20,801	22.15%
16	IL	Illinois	5,271,866	2,534,553	48.08%	4,028,080	76.41%
17	IN	Indiana	2,775,268	1,075,899	38.77%	1,368,917	49.33%
18	IT	Indian Territory	108,409	20,861	19.24%	31,721	29.26%
19	KS	Kansas	3,789,241	939,106	24.78%	1,371,233	36.19%
20	KY	Kentucky	755,074	183,362	24.28%	229,582	30.41%
21	LA	Louisiana	418,706	250,304	59.78%	251,955	60.17%
22	MA	Massachusetts	2,506,816	1,252,968	49.98%	1,483,021	59.16%
23	MD	Maryland	658,723	289,353	43.93%	326,317	49.54%
24	ME	Maine	828,667	210,489	25.40%	276,535	33.37%
25	MI	Michigan	3,433,296	1,378,485	40.15%	1,997,657	58.18%
26	MN	Minnesota	1,787,236	614,227	34.37%	790,198	44.21%
27	MO	Missouri	3,014,349	911,443	30.24%	1,103,937	36.62%
28	MS	Mississippi	652,807	43,908	6.73%	57,467	8.80%
29	MTT	Montana Territory	186,740	9,092	4.87%	95,777	51.29%
30	MT	Montana	213,379	165,248	77.44%	138,909	65.10%
31	NC	North Carolina	885,603	324,296	36.62%	355,385	40.13%
32	ND	North Dakota	203,379	88,315	43.42%	112,609	55.37%
33	NE	Nebraska	2,197,103	748,035	34.05%	962,766	43.82%
34	NH	New Hampshire	670,424	147,129	21.95%	215,303	32.11%
35	NJ	New Jersey	825,126	306,675	37.17%	429,002	51.99%
36	NM	New Mexico Territory	205,908	64,774	31.46%	77,212	37.50%
37	NV	Nevada	128,424	35,471	27.62%	59,967	46.69%
38	NY	New York	5,549,862	2,300,940	41.46%	2,823,804	50.88%
39	OH	Ohio	4,702,951	1,729,610	36.78%	2,125,644	45.20%
40	OT	Oklahoma Territory	65,666	28,340	43.16%	44,105	67.17%
41	OR	Oregon	626,312	259,745	41.47%	289,297	46.19%
42	PA	Pennsylvania	4,650,152	1,537,617	33.07%	1,983,229	42.65%
43	RI	Rhode Island	248,361	173,873	70.01%	181,734	73.17%
44	SC	South Carolina	553,145	120,755	21.83%	132,895	24.03%
45	SD	South Dakota	396,230	195,410	49.32%	298,415	75.31%
46	TN	Tennessee	755,150	251,891	33.36%	279,340	36.99%
47	TX	Texas	2,555,291	733,795	28.72%	886,798	34.70%
48	UT	Utah Territory	204,843	113,185	55.25%	127,517	62.25%
49	VA	Virginia	862,270	318,197	36.90%	367,955	42.67%
50	VT	Vermont	555,317	93,386	16.82%	162,229	29.21%
51	WAT	Washington Territory	206,466	1,031	0.50%	156,753	75.92%
52	WA	Washington	409,561	312,542	76.31%	190,952	46.62%
53	WI	Wisconsin	2,262,769	855,664	37.81%	1,050,784	46.44%
54	WV	West Virginia	468,662	91,768	19.58%	58,949	12.58%
55	WYT	Wyoming Territory	82,846	2,688	3.24%	23,292	28.11%
56	WY	Wyoming	62,879	60,553	96.30%	53,252	84.69%
Adjust for 1893 auditor's summation error:			**40**	**n/a**	**n/a**	**n/a**	**n/a**
		Official Total:	**70,824,173**	**26,205,859**	**37.00%**	**33,872,257**	**47.83%**

Conclusion

When I started researching Postal Notes, I thought it would be possible to obtain complete and accurate records showing how many of these monetary instruments were issued at each office authorized to issue them. As I found out, no complete records existed, so I had to compile my own list. This article has shown what I have learned through my research. While I know how many Postal Notes were issued at some of the offices, and have close estimates for other offices, more research is needed.

In the meantime, I plan on refining the estimates using factors such as population of towns from the 1880, 1890, and 1900 U.S. Decennial Censuses with the goal correlating Postal Note issue rates with town population. This will be especially useful for locations for which no Postal Note data exists. For various reasons, some Postal Notes were not issued because they were defective, spoiled, incorrectly filled-in, or other reasons. I intend to factor those unissued notes into the estimates as well. I also plan on refining the extrapolated estimates using more complex mathematics.

So, the answer to the most pressing question: *I don't (yet) know precisely how many Postal Notes were issued at each of the post offices*. I believe if I can account for more than 50% of the 70+ million notes issued, my estimate for every post office will be fairly accurate—but I've got a long way to go to get to that point, so I will continue my quest for serial number data.

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About the author

Kent Halland is a numismatic author and exhibitor, who has been collecting and researching numismatic items since the 20th century. He is also a member of the American Numismatic Association (ANA), the Texas Numismatic Association (TNA), Florida United Numismatists (FUN), the Society of Paper Money Collectors (SPMC), the Combined Organization of Numismatic Error Collectors (CONECA), the Postal Order Society (POS), the United Postal Stationery Society (UPSS), the Souvenir Card Collectors Society (SCCS), and is an officer of his local coin club.

You are invited to direct any questions or comments to the author at proeds@sbcglobal.net

References

This reference section is divided into sub-sections, each of which lists sources of specific types of information. Arrangement may be either alphabetically or chronologically, depending on the source.

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If you are a numismatic researcher, I highly recommend the Newman Numismatic Portal at Washington University in St. Louis. This site has access to thousands of books, publications, and documents related to Numismatics. https://nnp.wustl.edu/

Other suggested reading

The Society of Paper Money Collectors (SPMC) website has a page titled *SPMC Paper Money Articles Index (Category: Postal Notes)* which lists all Postal Note related articles that have been published in the journal *Paper Money*. Non-members can access the articles that are more than five years old. Here is the link: https://content.spmc.org/wiki/SPMC_Paper_Money_Articles_Index_(Category:_Postal_Notes)

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Box 1. Folder 2: Register Book, containing money order registries from November 4, 1889, to July 17, 1890.

Box 1. Folder 3: Register Book, containing money order registries from January 2, 1888, to July 14, 1890.

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